



February 26, 2013

Insurance Committee Hearing
SB – 957
CID Advisory Council

TESTIMONY: Kevin Galvin, Chair, Small Business For A Healthy Connecticut

My name is Kevin Galvin. I am a Connecticut Small Business owner, Chairman of Small Business For A Healthy Connecticut and member of the Board of Directors of HealthyCT Connecticut's non-profit COOP. I am speaking to you today in my role as an advocate and Chair of Small Business For A Healthy Connecticut.

With a year and a half of Health Care Reform implementation behind us some real challenges have emerged along with some successes. One of the more tangible successes is the new relationships that have evolved between agencies and the Advocates. One of which is that of the advocacy community and the Insurance Department. From my prospective it's been a difficult learning curve for both.

I believe it would be helpful to the success of Health Care reform in Connecticut if the next logical step were to be the formation of a Consumer Advisory Council be created to work with the Insurance Department.

As I am sure you are aware the Insurance Department reviews of new products as well as rate reviews are for the most part an actuary process.

I believe an Advisory Council will not only help with accountability and transparency of their processes but this Council could help educate not only the existing insured in our State but the nearly 300,000 soon to be insured who the Advocates already have working relationships with. The alliance might even help be able to help curb Consumer's negative opinion and at times demonization of the Insurance Department by being a working partner and helping them bring credible information to the marketplace.

There really is not downside. Consumer input will make the process better by bringing potential problems to the Insurance Department's attention through an Advisory structure and not waiting for consumer complaints to trigger what often are a more emotional and less effective discussions and outcomes.

Small Business for a Healthy Connecticut
1245 Farmington Avenue, #310, West Hartford, CT 06107

2.

My business and all others not only use their profit and loss statement to gauge how we are doing in the market but sees real-world feedback is a quicker and less antiseptic indicator that reflects trends and behaviors that without addressing can affect the success or failure of a business model. I believe the Insurance Department would benefit from boots on the ground intel delivered through an Advisory Council framework where this type of information would be delivered and discussed in a productive fashion.

One of the major frustrations we hear from consumers is that the consumer does not have a way to be heard when it comes to rate increases. The formation of an Advisory council would be a big step in solving this.

I feel the formation of an Insurance Department Advisory Council is a logical step in bring consumers into the process and bring transparency to the process.

Thank you,

Kevin Galvin
Chairman, Small Business For A healthy Connecticut